including measures to educate customers through hand-outs, e-mails, display at ATM terminals, websites, etc. and operational/security measures to be taken by the banks to prevent fraudulent withdrawal from ATMs and Misuse of credit/debit cards. These measures, *inter-alia,* include:—

* Customers should protect their ATM Personal Identification Number (PIN), periodically verify the transaction history to ensure its correctness, immediate inform to the bank if the ATM/Credit card is lost or stolen, etc.

* Banks should conduct regular inspection of ATM machines and ensure that cash is loaded in the machines in the presence of bank officials, conduct random checks for identifying any signs of tempering of fixtures attached to ATMs, investigate customer complaints quickly to determine if ATM was misused, evaluate the latest security features like anti-skimming features offered by ATM vendors and implement the important features based on the perceived risks, etc.

Losses suffered by Co-operative Banks

1376. SHRI EKNATH K. THAKUR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that even after making huge provisions, the accumulated losses of 55 scheduled co-operative banks have shot up to Rs. 1,598 crores for the year 2005-06 from Rs. 468 crore in the year 2004-05; and

(b) if so, the action proposed thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The Reserve Bank of India has reported the accumulated losses of Scheduled Urban Cooperative Banks (UCBs) as Rs. 468 crore as on 31.03.2005 and Rs.1598 crore as on 3.03.2006. The reported data were based on figures collected from 53 reporting banks in the year 2004-05 and 52 reporting banks in the year 2005-06 out of the 55 scheduled UCBs then functioning. After including the audited data of Madhavpura Mercantile Co-operative Bank Ltd., Ahmedabad in August 2006, the position of accumulated losses of the reporting scheduled UCBs

are Rs. 1957.71 crore for 53 scheduled UCBs for 2004-05 and Rs. 1976.65 crore for 54 UCBs for 2005-06.

(b) It may be seen that as per the revised figures there has been only a marginal increase of accumulated losses of the Scheduled UCBs in the year 2005-06. Reserve Bank of India (RBI) is regularly monitoring the financial position of all the UCBs through periodical statutory inspections, as also through off site surveillance. Periodical meetings are also held by RBI with the officials of weak UCBs. In States, which have entered into Memorandum of Understanding (MoU) with RBI, Task Force on Urban Cooperative Banks (TAFCUB) consisting of representatives of RBI, State Government and Urban Bank Federations, is regularly reviewing the position of these weak banks.

Additional posts for Income Tax Department

1377. SHRI S.M. LALJAN BASHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government would create an additional 7051 posts in various cadres of the Income Tax Department;

(b) if so, the reasons for this increase;

(c) what is the present strength of the Income Tax Department in various cadres;

(d) in what manner Government will increase the integrity and moral tone of all personnel of this department; and

(e) the steps proposed to enhance 'Integrity Quotient' of this department?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir. The Government have already created 7051 posts with effect from 20/11/2006.

(b) As per enclosed Statement-I (See below)

(c) As per enclosed Statement-ll (See below)

(d) and (e) As per enclosed Statement-Ill.